

ABSTRACT OF THE DISCLOSURE

A paper-like precious metal medium of exchange includes a quantity of precious metal retained between two protective layers. The precious metal may be gold, silver, platinum or any other precious metal. The precious metal is applied to at least one of the protective layers with any suitable deposition process. If the substrate is used, the substrate is retained between the two protective layers. A protective pocket could replace the two protective layers. The precious metal in a solid form, particle form or retained by a substrate would be inserted into an open end of an inner compartment. Each protective layer or the protective pocket is preferably fabricated from a thin plastic material that has a high degree of durability. The two protective layers are joined to each other using any suitable process such as adhesive or sonic welding. The open end of the inner compartment is sealed.